

Information to identify the case:

Debtor 1	<u>Nicole M. Seddon</u>	Social Security number or ITIN	xxx-xx-7123
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 14-23708-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Nicole M. Seddon

3/11/20

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Nicole M. Seddon
DebtorCase No. 14-23708-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dpas
Form ID: 3180WPage 1 of 2
Total Noticed: 36

Date Rcvd: Mar 11, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2020.

jdb +Nicole M. Seddon, 2403 High Oak Drive, Pittsburgh, PA 15220-3916
r +Frankie Jo Kunselman, Howard Hanna Real Estate Services, 180 Fort Couch Road,
Pittsburgh, PA 15241-1041
cr +New Residential Mortgage LLC, P.O. Box 9013, Addison, TX 75001-9013
cr NewRez LLC d/b/a Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
13920851 American Education Services, PO Box 2461, Harrisburg, Pennsylvania 17105-2461
13920852 Best Buy, PO Box 780443, St. Louis, Missouri 63179
13920856 Department of Education Loan Services, PO Box 74051, Atlanta, GA 30374-0351
13979722 +National Collegiate Student Loan Trust-2006-2, PO Box 4275, Norcross, GA 30091-4275
15184852 NewRez LLC d/b/a Shellpoint Mortgage, Servicing, PO Box 10826,
Greenville, South Carolina 29603-0826
13920864 Old Navy Vise/Syncb, PO Box 960017, Orlando, FL 32896-0017
13960085 +Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm,
437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 12 2020 03:29:59 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

cr +E-mail/Text: bankruptcy.bnc@ditech.com Mar 12 2020 03:29:42 Ditech Financial LLC,
Ditech Financial LLC, 1400 Turbine Drive Suite 200, Rapid City, SD 57703, US 57703-4719
cr EDI: ECAST.COM Mar 12 2020 07:13:00 eCAST Settlement Corporation, POB 29262,
New York, NY 10087-9262
14829134 +EDI: BANKAMER.COM Mar 12 2020 07:13:00 Bank of America, N.A., P.O. Box 31785,
Tampa, FL 33631-3785
13920854 EDI: CITICORP.COM Mar 12 2020 07:13:00 CitiCards, PO Box 6062,
Sioux Falls, South Dakota 57117-6062
13976039 +EDI: CITICORP.COM Mar 12 2020 07:13:00 Citibank, N.A., 701 East 60th Street North,
Sioux Falls, SD 57104-0493
13979931 +EDI: CRFRSTNA.COM Mar 12 2020 07:13:00 Credit First NA, PO Box 818011,
Cleveland, OH 44181-8011
13920855 EDI: CRFRSTNA.COM Mar 12 2020 07:13:00 Credit First, NA, PO Box 81344,
Cleveland, OH 44188-0344
13920857 EDI: RMSC.COM Mar 12 2020 07:13:00 Dick's Sporting Goods, Synchrony Bank/DSG,
PO Box 960012, Orlando, FL 32896-0012
13923142 EDI: DISCOVER.COM Mar 12 2020 07:13:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
13920858 EDI: DISCOVER.COM Mar 12 2020 07:13:00 Discover Card, PO Box 6103,
Carol Stream, Illinois 60197-6103
13924940 +EDI: DISCOVERPL Mar 12 2020 07:13:00 Discover Personal Loans, PO Box 30954,
Salt Lake City, UT 84130-0954
13978517 +E-mail/Text: kburkley@bernsteinlaw.com Mar 12 2020 03:30:57 Duquesne Light Company,
c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,
Pittsburgh, PA 15219-1945
13973494 EDI: ECAST.COM Mar 12 2020 07:13:00 ECAST SETTLEMENT CORPORATION, ASSIGNEE,
OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262
13938425 EDI: FORD.COM Mar 12 2020 07:13:00 Ford Motor Credit Company LLC, P. O. Box 62180,
Colorado Springs, CO 80962
13920860 EDI: FORD.COM Mar 12 2020 07:13:00 Ford Credit, PO Box 220564,
Pittsburgh, Pennsylvania 15257-2564
14007107 E-mail/Text: bankruptcy.bnc@ditech.com Mar 12 2020 03:29:42 GREEN TREE SERVICING LLC,
P.O. BOX 6154, RAPID CITY SD, 57709-6154, 888-298-7785
13979277 E-mail/Text: bankruptcy.bnc@ditech.com Mar 12 2020 03:29:42 Green Tree Servicing LLC,
PO BOX 6154, Rapid City, SD 57709-6154, Telephone # 888-298-7785
13978484 E-mail/Text: bankruptcy.bnc@ditech.com Mar 12 2020 03:29:42 Green Tree Servicing, LLC,
P.O. Box 6154, Rapid City, SD 57709-6154
13920863 E-mail/Text: bankruptcy.bnc@ditech.com Mar 12 2020 03:29:42 Green Tree Servicing, LLC,
PO Box 0049, Palatine, Illinois 60055-0049
13920853 EDI: JPMORGANCHASE Mar 12 2020 07:13:00 Chase Freedom, PO Box 15153,
Wilmington, Delaware 19886-5153
13985016 EDI: NAVIENTFKASMSERV.COM Mar 12 2020 07:13:00 Navient Solutions Inc. on behalf of,
Department of Education Services, P.O. Box 9635, Wilkes-Barre PA. 18773-9635
13977373 EDI: PRA.COM Mar 12 2020 07:13:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
13920865 EDI: RMSC.COM Mar 12 2020 07:13:00 PayPal Credit Services/SYNCB, PO Box 960080,
Orlando, FL 32896-0800
13920866 EDI: RMSC.COM Mar 12 2020 07:13:00 TJX Rewards MasterCard/SYNCB, PO Box 530949,
Atlanta, GA 30353-0949

TOTAL: 25

District/off: 0315-2

User: dpas
Form ID: 3180W

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Total Noticed: 36

Date Rcvd: Mar 11, 2020

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
cr DITECH FINANCIAL LLC
cr Duquesne Light Company
cr Pittsburgh Water & Sewer Authority
13920861 Ford Credit
13920862 Green Tree
13920859* Discover Card, PO Box 6103, Carol Stream, Illinois 60197-6103

TOTALS: 6, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 13, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2020 at the address(es) listed below:

Francis E. Corbett on behalf of Joint Debtor Nicole M. Seddon fcorbett@fcorbettlaw.com,
fcorbett7@gmail.com
James Warmbrodt on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com,
cnoroski@grblaw.com
Jerome B. Blank on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com
Kevin M BATTERY on behalf of Creditor Ditech Financial LLC kbattery@rascrane.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Sindi Mncina on behalf of Creditor Ditech Financial LLC smncina@rascrane.com

TOTAL: 9